

SAN ANTONIO

# REAL PRODUCERS.®

CONNECTING. ELEVATING. INSPIRING.

FEATURED AGENT

ALYSSA  
OLIVER

NOVEMBER 2024



# Mortgages that fit your needs.

First United Mortgage Group has helped first-time homebuyers, existing homeowners, real estate professionals, and builders obtain the best possible loans for their needs.

We offer a full range of mortgage financing options, with a variety of terms available to fit your needs.

The result is a loan that's simple, fast, convenient, and specifically tailored to you and your investment.

Apply online at  
[hardingm.firstunitedteam.com](http://hardingm.firstunitedteam.com)

SPEND LIFE WISELY®



Member FDIC. Equal Housing Lender. NMLS# 400025 © 2024 First United Bank. All Rights Reserved.

This is not an offer for extension of credit or commitment to lend. All loans subject to program guidelines and final underwriting approval. Not all applicants qualify. Information and pricing are subject to change at any time and without notice. The content in this advertisement is for informational purposes only. Please contact your mortgage loan consultant for further information.



Harding McEldowney NMLS# 367214  
210-667-3699  
[harding.mcelandowney@firstunitedbank.com](mailto:harding.mcelandowney@firstunitedbank.com)

## JAGUAR LAND ROVER SAN ANTONIO

### JAGUAR F-PACE

Our luxury performance SUV brings together design, Jaguar performance and intuitive technologies to make every journey feel extraordinary.



## Jaguar Land Rover San Antonio

GIVE US A CALL TODAY AT (210) 306-4999

Jaguar Land Rover San Antonio  
a *Cavender* Auto Group dealership

13660 W INTERSTATE 10 • SAN ANTONIO, TX 78249

Visit Our Websites: [www.landroversanantonio.com](http://www.landroversanantonio.com) & [www.JaguarSanAntonio.com](http://www.JaguarSanAntonio.com)

# Home Loans

## Easy, Fast, Local

Combining the convenience of online application with the speed and service of Amarillo National Bank.



**Annalicia S. Benavides**  
Mortgage Loan Officer  
P: 210-536-5504 | C: 210-536-8837  
annalicia.benavides@anb.com  
NMLS# 975559



San Antonio Branch | 1020 NE Loop 410, Suite 100 | San Antonio, TX 78209 | anb.com

Member FDIC | Equal Housing Lender | NMLS# 644528



Dare To Be Different  
**When Quality Matters**

COMMERCIAL

RESIDENTIAL

FARM & RANCH

**VIP TITLE COMPANY**  
Re-Defining the Closing Experience



## Get the VIP Treatment You Deserve!

Title insurance all costs the same... remember, you have a choice. Working with the right team makes all the difference!

**viptitleco.com**

San Antonio Office  
3619 Paesanos Parkway, Suite 104  
210-495-0396

San Angelo Office  
745 Warehouse Road  
325-777-0710



This section has been created to give you easier access when searching for a trusted real estate affiliate. All of these businesses have been recommended by other top agents in our great city. These local businesses are proud to partner with you and make this magazine possible. Please support these businesses and thank them for supporting the REALTOR® community! If you are interested in becoming a preferred vendor, please reach out to us at [jason.smith@n2co.com](mailto:jason.smith@n2co.com).

**BANK / MORTGAGE / FINANCIAL SERVICES**

**Amarillo National Bank - (San Antonio)**  
(210) 536-5500

**BANKING - MORTGAGE**

**First United Bank**  
(210) 667-3699

**CARPET/FLOORING**

**Carpet Now**  
(512) 514-3755  
[CarpetNow.com](http://CarpetNow.com)

**CPA/ESTATE PLANNING/ WEALTH MGT**

**ED Guerrero CPA**  
(210) 490-7100

**HOME INSPECTION**

**GreenWorks Inspections**  
(972) 802-8385  
[GreenWorksInspections.com](http://GreenWorksInspections.com)

**HOME RENOVATIONS**

**Renovation Sells SA**  
(210) 593-8401  
[renovationsells.com/san-antonio](http://renovationsells.com/san-antonio)

**INSURANCE AGENT**

**Shannon Miller Insurance Agency**  
(210) 955-0500

**LUXURY AUTO DEALER**

**Land Rover**  
(210) 561-4900

**MORTGAGE**

**Austin Elder - Rapid Mortgage**  
(210) 294-4223  
[Aelends.com](http://Aelends.com)

**MORTGAGE / BANKING**

**Neighborhood Loans**  
(210) 364-1178

**MORTGAGE LENDER**

**J Charles Lending**  
(210) 209-6792

**MOVING & STORAGE**

**Arrow Moving and Storage**  
[arrowmoving.net](http://arrowmoving.net)

**TITLE ATTORNEY**

**Smaistrila Title & Law**  
(210) 901-8112

**TITLE COMPANY**

**Stewart Title Company**  
(210) 764-0800  
[Stewart.com/SanAntonio](http://Stewart.com/SanAntonio)

**VIP Title**

(210) 495-0396  
[viptitle.com](http://viptitle.com)

**TITLE INSURANCE**

**Chicago Title**  
(210) 482-3600  
[sanantonio.ctic.com](http://sanantonio.ctic.com)

**TITLE SERVICES**

**Succession Title**  
(210) 591-5646  
[successiontitle.com](http://successiontitle.com)



If you are interested in contributing or nominating REALTORS® for certain stories, please email us at [Jason.Smith@n2co.com](mailto:Jason.Smith@n2co.com).

**DISCLAIMER:** Any articles included in this publication and/or opinions expressed therein do not necessarily reflect the views of The N2 Company d/b/a Real Producers but remain solely those of the author(s). The paid advertisements contained within the magazine are not endorsed or recommended by The N2 Company or the publisher. Therefore, neither The N2 Company nor the publisher may be held liable or responsible for business practices of these companies.

**CarpetNow**

1. NEXT DAY INSTALLATIONS
2. MOBILE SHOWROOM
3. SELLING? PAY AT CLOSE!

1-888-4AFREEQUOTE (210) 469-3950
 Send Us an Email [contact@carpetnow.com](mailto:contact@carpetnow.com)
 Business Hours 7am - 7pm - 7 days a week

Call or text Tanya today! 210-330-5049



**J. CHARLES**  
LENDING

J. Charles Lending was started in 2022 by Charlie Braden after almost two decades in the mortgage industry. We built JCL to give clients the best financial value without sacrificing service. We are highly experienced mortgage brokers who give top level customer service at very competitive rates for our clients. Knowledge. Service. Value.

**MORTGAGE MINUTE**

Mortgage Brokers. We've seen an expansion of that model over the last two years. But what is the difference and how does it benefit consumers? At the end of the day brokers are still loan officers just like you would find if you walked into a bank or a mortgage company. The difference is we are set up with a network of lenders that we can send a loan to based on financial benefit or product fit. If we don't like the way a lender works then we can stop working with them so it gives brokers more flexibility than a mortgage bank. We also have a lower cost than mortgage banks so we can offer lower rates and/or lower fees. By splitting the duties up between originating (your local broker) and underwriting/funding (big national lender) we cut many of the costs from the loan process and pass those savings on to your clients. We started JCL to bridge the gap between retail and wholesale, and we started a site to prove it. Clients can go to [shopthatrate.com](http://shopthatrate.com) for a no obligation quote. Wholesale pricing with retail lender service.



**Charlie Braden**  
Broker/Owner  
NMLS #2409480  
210.209.6792  
[charlie@jcharleslending.com](mailto:charlie@jcharleslending.com)



**Joyce AsSadiq**  
619.829.0778  
[joyce@jcharleslending.com](mailto:joyce@jcharleslending.com)  
NMLS #1995039



**Patrick Krawietz**  
210.232.0833  
[patrick@jcharleslending.com](mailto:patrick@jcharleslending.com)  
NMLS # 1796957



# The Power of Gratitude

**“An attitude of gratitude makes fear disappear.”**

Hello Real Producers! In this issue, I want to take a few moments to reflect on one of the most powerful emotions we can experience: gratitude. November is the month that we celebrate the Thanksgiving holiday. In a world that often feels busy, overwhelming, or uncertain, it's easy to overlook the moments of beauty and kindness that surround us. But gratitude allows us to pause and appreciate these moments, both big and small.

One of the best quotes I've ever heard on gratitude came from my good friend and mentor, Duane Hixon. He told me once that “an attitude of gratitude will make fear disappear.” When we embrace gratitude, we shift our perspective. Instead of focusing on what we lack, we focus on what we have. Instead of dwelling on the challenges, we can appreciate the lessons they bring. And instead of getting lost in the chaos, we can find peace in the simple, often unnoticed gifts of everyday life.

Research even shows that gratitude has tangible benefits for our well-being. It improves our mental health, strengthens relationships, and enhances our ability to cope with stress. When we regularly express gratitude, we become more resilient, more optimistic, and more connected to those around us. One of the most powerful exercises that I have adopted in my morning routine is writing in my gratitude journal each and every day at least five things I am thankful for. If you do not do this

regularly, I challenge you to adopt this practice for the month of November. Every morning, jot down five things you are thankful for. I promise it will change your life! You can even drop a note at Jason.Smith@n2co.com and let me know how it is going for you. I would love to hear about it.

In closing, I want to express my own gratitude. I'm grateful for each and every one of you that read this publication each month. I am grateful we get to be your exclusive magazine and to tell your stories. I am grateful for all of our business partners who make this magazine possible each month. We personally interview every business in here to make sure they are trustworthy. As you read the publication this month, please take a minute to see who is supporting you business wise and give them a chance to earn your business as a preferred vendor of our community.

Let's make gratitude a guiding principle in our lives. Let's cherish what we have, acknowledge those who lift us up, and find joy in the simple things. Because when we live with gratitude, fears disappear as we open ourselves to more happiness, more connection, and more meaning.



All the best,  
**Jason Smith**

neighborhoodloans

Your Neighborhood Lender

# THANK YOU

## AS A THANK YOU FOR YOUR SERVICE

We waive our lender fee for our past and present military utilizing your VA Loan to purchase your primary residence

• VA LOANS

• FHA LOANS

• CONVENTIONAL LOANS

• DOWN PAYMENT ASSISTANCE



SCAN NOW!

**GarzaMoneyTeam.com**

210.364.1178

NMLS# 222982

16111 San Pedro Ave Suite 203 Hollywood Park, TX 78232



**Clarisa Flint Garza**

Branch Manager

210.364.1178

cgarza@neighborhoodloans.com  
NMLS# 2394248



**Toni Mata**

Loan Officer

210.542.7020

wttoniam@neighborhoodloans.com  
NMLS# 2401401



**Becca Salinas**

Loan Officer

254.630.7631

bsalinas@neighborhoodloans.com  
NMLS# 418198



**Clara Hysaw**

Loan Officer

210.765.1887

chysaw@neighborhoodloans.com  
NMLS# 1849916



**Joe Leal**

Loan Officer

210.287.5190

jleal@neighborhoodloans.com  
NMLS# 817732



**Judy Lee**

Loan Officer

210.906.8170

jlee@neighborhoodloans.com  
NMLS# 2474203



Neighborhood Loans, 1339 Butterfield Rd, Suite 600 Downers Grove, IL 60515 1.800.207.8595 Neighborhood Loans is an Illinois, Wisconsin, & California Residential Mortgage Licensee. Licensed by the Department of Business Oversight under the California Financing Law. Neighborhood Loans is an approved FHA Lender. Not an agency of the federal government. All loans are subject to credit approval. Programs, rates, terms and conditions are subject to change without notice. Other restrictions apply. Licensed by the Illinois Department of Financial & Professional Regulation. Company NMLS#222982 MB 6759826 California DBO Lic/Reg #603K183

MAXIMIZE YOUR CLIENT'S PROTECTION:

*Comprehensive Coverage for Every Asset!*



Shannon Miller Insurance  
Agency

Tailored Solutions  
Personalized Service  
Competitive Rates

Shannon Miller  
Insurance Agency  
*Your #1 Trusted Broker*

210-955-0500  
ShannonMiller.net

Shannon Miller, alongside her team, is proud to represent 30+ A-rated insurance carriers. Service over self, operating with honesty, integrity, and a passion for educating clients, they provide options and the best solutions to protect you, your client, and your businesses.

▶▶ featured agent

# ALYSSA OLIVER

Real Brokerage

**There's something to be said of those driven by ambition that find personal success, but there's more to be said of those driven to aid in the success of others. Alyssa Oliver's career has been paved by her desire to extend a helping hand and bring others to prosperity. It's this attitude and approach that led to her being asked to speak at the RISE conference in Las Vegas, but more importantly, to her being named #1 Best Realtor in San Antonio for 2024 by San Antonio Current.**

A Texas girl through and through, Alyssa was raised in Uvalde where she learned the value of integrity and hard work. Her parents emphasized the importance of doing things the right way, even when no one was watching, and instilled in her a spirit of perseverance. Alyssa also came to find joy in community, realizing that victory is great, especially when it lifts your friends and neighbors alongside you.

Prior to her venture into real estate, Alyssa worked in credit restoration. Her role was to assist individuals who'd been denied a home loan to build their credit to a point where they could qualify. This role gave her a unique perspective of the home-buying process and a deeper understanding of the dream of homeownership. Though her experience in credit restoration was valuable and rewarding, she ultimately wanted to play a more hands-on role in helping people reach that powerful moment of being handed the keys to their new home.



“

THAT COMBINATION OF RELATIONSHIP-BUILDING, MARKET KNOWLEDGE, AND SOCIAL MEDIA HAS BEEN PIVOTAL TO MY SUCCESS IN THE INDUSTRY

”

In 2018, driven by the desire to help families find a place where they could grow and create memories, she obtained her license and got to work. Knowing she needed to build a strong foundation for her business, she focused on creating meaningful relationships, especially with new home reps. She learned their products inside and out, making herself, not only to the reps but to future clients as well. She immersed herself in understanding current market trends so as to be able to offer relevant and timely advice. She also recognized the power of social media, making it a priority to establish a strong online presence. “That combination of relationship-building, market knowledge, and social media has been pivotal to my success in the industry,” says Alyssa.



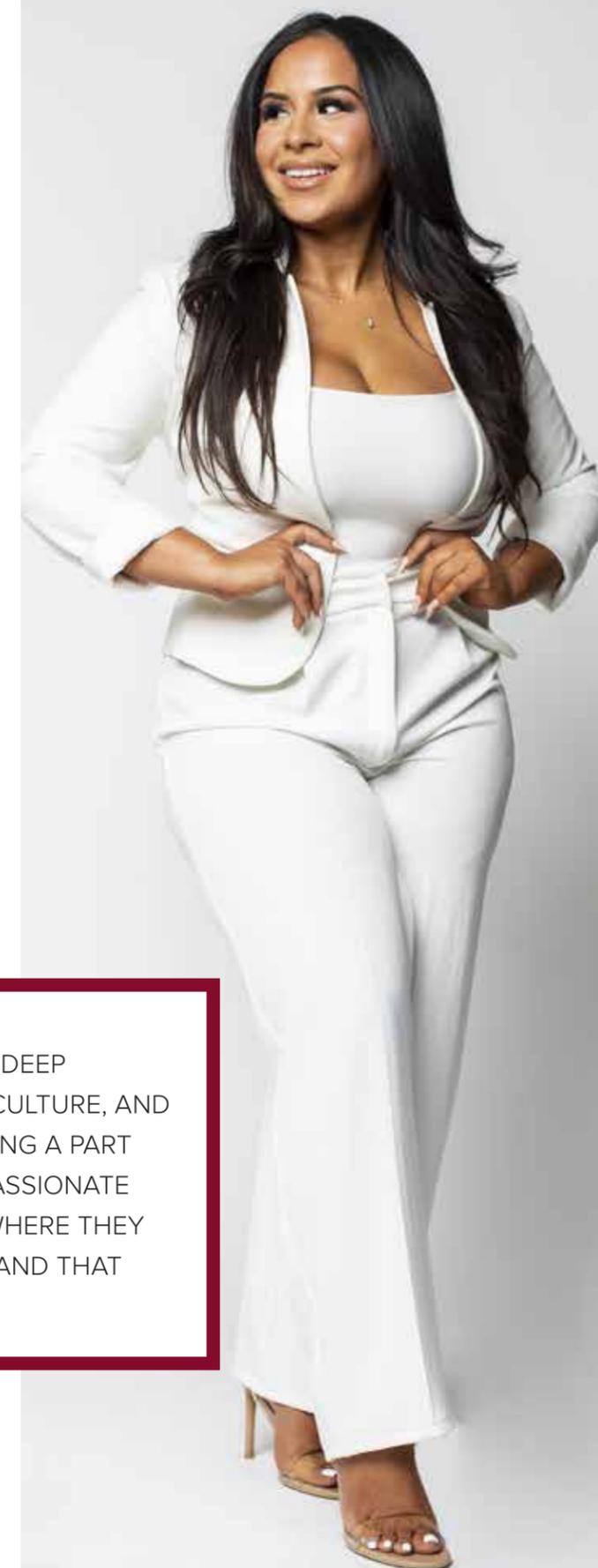


The passion Alyssa feels for being her client's spokesperson is tangible, her spirit filling any room she enters, and she embodies a genuine sense of pride. Since the beginning of her journey she's been dedicated to sharpening her skills in every aspect of the industry; from marketing to negotiating to her client services. She perpetually in pursuit of personal development as a means to better serve those she goes to bat for. "I'm invested in my clients, and that relationship extends beyond the transaction," Alyssa says with a smile, "Seeing their families grow and helping them with future moves or investments is a reminder of why I chose this career in the first place."

Though Uvalde will always hold a special place in her heart, since Alyssa's arrival in San Antonio a decade ago, she's fallen in love with everything that makes the city unique and special. "There is a genuine sense of connection and pride in these neighborhoods," she says with a look of pleasant contemplation, "In San Antonio, there's a deep appreciation for family, culture, and community, and I love being a part of that. My clients are passionate about creating a home where they can build their futures, and that passion is contagious."

“

IN SAN ANTONIO, THERE'S A DEEP APPRECIATION FOR FAMILY, CULTURE, AND COMMUNITY, AND I LOVE BEING A PART OF THAT. MY CLIENTS ARE PASSIONATE ABOUT CREATING A HOME WHERE THEY CAN BUILD THEIR FUTURES, AND THAT PASSION IS CONTAGIOUS.



# Your Partner in Lightning-Fast Closings!

Whether your client is buying, selling, refinancing, or building their dream home, Austin is here to help! With excellent customer service, unmatched market expertise, attention to detail, and superior negotiating skills to offer them a first-class experience, you won't find a better mortgage broker to partner with!

Refinancing • Home Loans: Conv., FHA, VA, and more! • Fast Pre-Approvals and Financing Solutions



**Austin Elder**  
Senior Loan Originator

210.294.4223

Austin@MyRapidMortgage.com  
@AELEND  
MLO-NMLS 1937462



CONTACT AUSTIN TODAY TO LEAD YOUR CLIENTS HOME!












## ONE CALL DOES IT ALL



**Texas' Best Inspection Company**  
Dedicated to Houston Real Producers

**Contact Us!**



Brad Caldwell  
VP of Business Development  
972-802-8385  
brad.caldwell@greenworksinspections.com



Jeff Marquardt  
Market Leader  
855-349-6757  
jeffrey.marquardt@greenworksinspections.com

Offering **Home and Commercial Inspections**, Engineering, Environmental & Concierge Services.

- ✓ **Next-Day** Appointments Available.
- ✓ Open **7 Days/Week**.
- ✓ Over **24,000 Inspections** Performed Annually
- ✓ **100% Satisfaction** Guaranteed!
- ✓ Serving **All of Texas** with a Team of 140+ Strong




## Moving San Antonio



Residential Moving • Office Moving • Corporate Moving

International Moving • Specialized Moving

Warehousing Distribution and Storage

Call us or visit our website for a quote

# 210.359.1386

www.arrowmoving.net

## Stylish, Fast & Affordable Updates To Maximize Your ROI!

*Renovations Simplified*



BRIGHT & EARLY  
Photo by: Bright & Early Productions

Design • Construction • Financing



## Renovation Sells

Call Katie to Increase Your Sales!

Katie Edge

katie@renovationsells.com • 210.593.8401





## PRINT IS STILL ALIVE.

Celebrating two decades of print excellence, now 800 niche magazines strong (and counting).



STROLL. greet REAL PRODUCERS BELOCAL hyport



» vip partner/top agent event

# SPONSORED

BY THE

Abrahams Ties Team, Clarisa Garza of Neighborhood Loans, and Smaistrila Title and Law





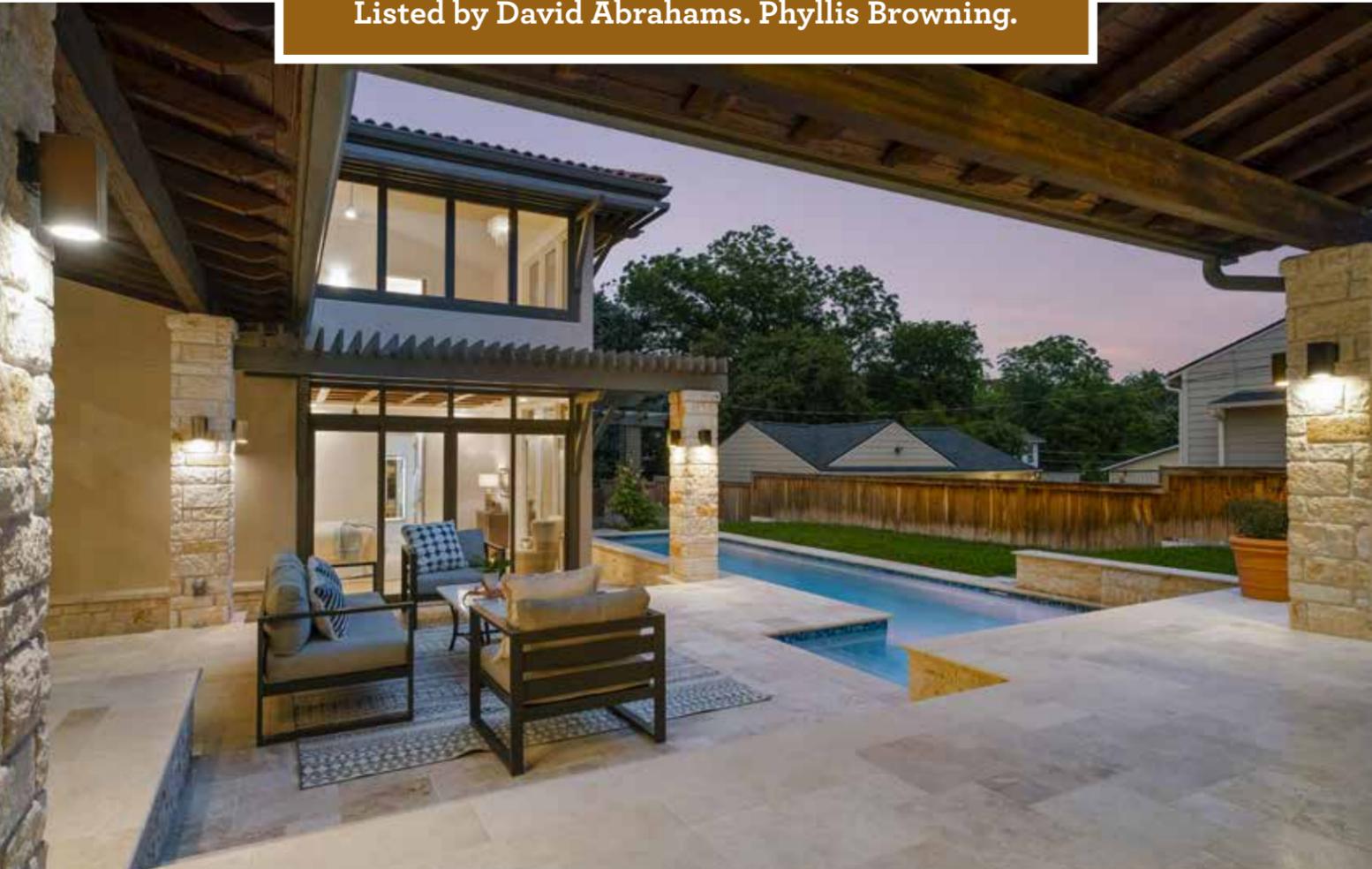
**stewart**  
TITLE  
**YOUR TRUSTED PARTNER  
IN REAL ESTATE FOR 130 YEARS**  
BITTERS // BANDERA // CANYON LAKE // NEW BRAUNFELS // CASTROVILLE

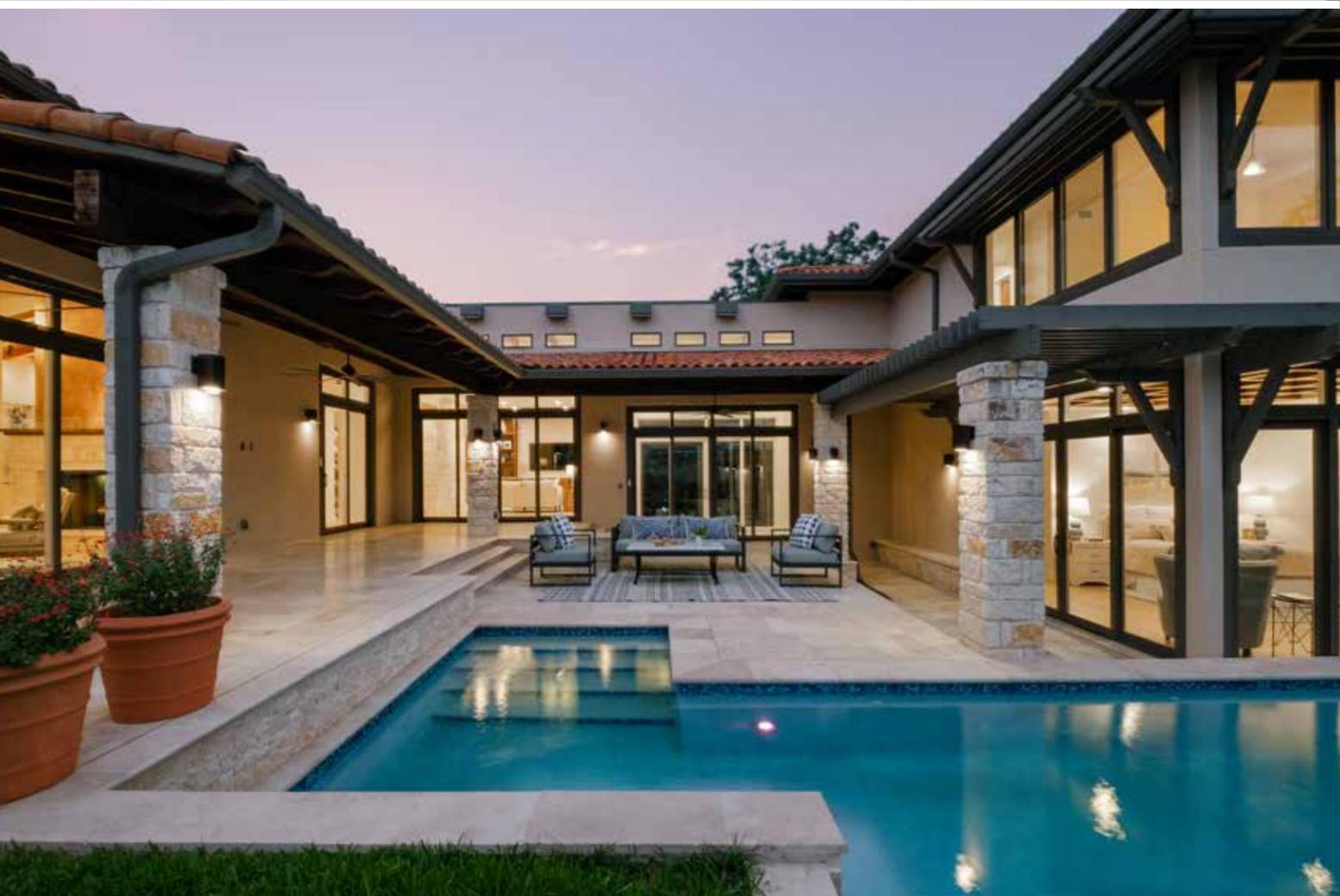


►► luxury home tour

# 113 Tuttle Rd. Terrell Hills.

Listed by David Abrahams. Phyllis Browning.





SUCCESSION TITLE  
MANDY SMITH

[www.successiontitle.com](http://www.successiontitle.com)

(210) 817-8486

Your Title Experience  
*Elevated*, Our Service  
*Unmatched!*

Simplify the  
closing process.



FOR UNMATCHED SERVICE, PARTNER WITH  
SMAISTRLA TITLE & LAW - CHICAGO TITLE BRANCH



From left to right:

Steven Fry, Erica Rios, Stacy Smaistrla, Clayton Smaistrla, Randee Akers, Barb Tomlin, Scott Nattinger

*More than a typical title company.*



210.901.8112 | 200 Concord Plaza Dr, Ste 750 | San Antonio, Texas 78216

GUERRERO • CPA  
CERTIFIED • PUBLIC • ACCOUNTANT



**Nurturing Your  
Financial Growth,**  
*Every Step  
of the Way*



Accounting • Taxation • Incorporation  
Tax Strategies • IRS Representation • Advisory

**Ed Guerrero, CPA**

210.490.7100 • GuerreroCPA.com  
508 W. Rhapsody



**20** YEARS OF  
THE N2 COMPANY

We are here for you  
every step of the way

*service*

leaders in the ultimate luxury closing experience

---

*Your Business Development Team*



Megan Sander | Donna Poteat | Natalie Biggers | Kelli Pearson | Sarah Blomstrom | Polly Keene



**CHICAGO TITLE** | [CHICAGOTITLESA.COM](http://CHICAGOTITLESA.COM) | 210.482.3600  
San Antonio